

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID R. URAM

Debtor(s)

Case No. 14-22092CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/23/2014.
- 2) The plan was confirmed on 08/18/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/06/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/25/2015.
- 5) The case was completed on 06/03/2019.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,975.00.
- 10) Amount of unsecured claims discharged without payment: \$104,490.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$59,851.64
Less amount refunded to debtor	\$1,063.97

NET RECEIPTS: **\$58,787.67**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,962.20
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,503.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$8,465.27**

Attorney fees paid and disclosed by debtor: **\$20.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	533.00	523.26	523.26	11.73	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	1,264.35	1,264.35	28.32	0.00
BANK OF AMERICA**	Unsecured	15,535.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	12,372.00	NA	NA	0.00	0.00
CACH LLC/CACV/COLLECT AMERIC	Unsecured	921.00	921.18	921.18	20.64	0.00
CAPITAL ONE NA**	Unsecured	3,535.00	3,535.49	3,535.49	79.21	0.00
CITY OF PITTSBURGH (RE)*	Secured	230.24	NA	NA	0.00	0.00
CITY OF PITTSBURGH (RE)*	Secured	2,457.74	NA	NA	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	30.70	30.70	30.70	13.71
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	3.07	3.07	3.07	0.00
CLEARVIEW FCU**	Secured	NA	0.00	0.00	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	281.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,405.14	1,405.14	1,405.14	1,405.14	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	1,580.53	1,580.53	1,580.53	1,580.53	768.35
DEPARTMENT STORES NATIONAL B	Unsecured	1,690.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,004.00	2,004.45	2,004.45	44.91	0.00
IC SYSTEM INC	Unsecured	9,040.00	NA	NA	0.00	0.00
PITTSBURGH SD (CITY OF PGH) (RE)*	Secured	259.86	495.29	495.29	495.29	0.00
PITTSBURGH SD (CITY OF PGH) (RE)*	Secured	2,789.51	3,266.84	3,266.84	3,266.84	1,317.44
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	8.39	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	34.99	12.37	12.37	11.03
PNC BANK	Unsecured	5,357.00	5,319.01	0.00	0.00	0.00
PNC BANK NA	Secured	NA	27,684.10	0.00	22,831.69	0.00
PNC BANK NA	Secured	63,618.00	0.00	0.00	11,261.71	0.00
PNC BANK NA	Secured	NA	414.29	414.29	414.29	0.00
PNC BANK NA	Secured	0.00	0.00	6,400.00	6,400.00	0.00
PNC BANK NA	Unsecured	8,571.00	8,571.19	8,571.19	192.04	0.00
PNC BANK NA	Unsecured	961.00	961.85	961.85	21.56	0.00
PNC BANK NA	Unsecured	27,363.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	503.00	503.12	503.12	11.27	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,488.00	4,488.18	4,488.18	100.56	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS/CITI CARD USA*++	Unsecured	4,489.00	NA	NA	0.00	0.00
VERIZON	Unsecured	2,418.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	9,040.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$34,093.40	\$0.00
Mortgage Arrearage	\$6,814.29	\$6,814.29	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,793.94	\$6,793.94	\$2,110.53
TOTAL SECURED:	\$13,608.23	\$47,701.63	\$2,110.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,773.07	\$510.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,465.27</u>
Disbursements to Creditors	<u>\$50,322.40</u>
TOTAL DISBURSEMENTS :	<u>\$58,787.67</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/11/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.